

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Michael P Petit  
DebtorCase No. 14-45007-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 262Page 1 of 2  
Total Noticed: 19

Date Rcvd: Mar 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2015.

db +Michael P Petit, 64 Willow Wood Lane, 1st Fl, Staten Island, NY 10308-1869  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
8445671 +Bank of America, N.A., c/o Frenkel Lambert et al, 53 Gibson Street, Bay Shore, NY 11706-8369  
8426047 +Godfrey C Pinder, MD, 99 Old Indian Road,, West Orange, NJ 07052-2603  
8426052 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)  
8426049 +Nationwide Debt Management Solutions, 3609 Bradshaw Road, Suite H-229, Scaramento, CA 95827-3275  
8426051 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360  
8426054 Union Surgery Center, 100 Galluping Hill Road, Union, NJ 07083

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Mar 11 2015 18:11:59

Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8426043 EDI: BANKAMER.COM Mar 11 2015 18:19:00 Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410  
8426045 EDI: CAPITALONE.COM Mar 11 2015 18:19:00 Cap One, Po Box 85015, Richmond, VA 23285  
8426044 +EDI: STFC.COM Mar 11 2015 18:19:00 Cach, Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3408  
8426046 +EDI: CAPITALONE.COM Mar 11 2015 18:19:00 Cap One, Po Box 30253, Salt Lake City, UT 84130-0253  
8426048 EDI: IRS.COM Mar 11 2015 18:19:00 Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
8426050 +E-mail/Text: electronicbkydocs@nelnet.net Mar 11 2015 18:12:05 Nelnet Lns, Po Box 1649, Denver, CO 80201-1649  
8426053 +EDI: DRIV.COM Mar 11 2015 18:19:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
8499998 EDI: RMSC.COM Mar 11 2015 18:19:00 Synchrony Bank, c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2015 at the address(es) listed below:

Deborah Kall Schaal on behalf of Creditor Santander Consumer USA Inc.  
dschaal@rochester.rr.com, dschaal@gordonandschaal.com  
Karen Marie Sheehan on behalf of Creditor Bank of America, N.A. ksheehan@flwlaw.com,  
jspiogelman@flwlaw.com; caltenburg@flwlaw.com; plamberti@flwlaw.com  
Kevin B Zazzera on behalf of Debtor Michael P Petit kzazz007@yahoo.com  
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com  
Michelle C Marans on behalf of Creditor Bank of America, N.A. MMarans@flwlaw.com,  
jspiogelman@flwlaw.com; plamberti@flwlaw.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

District/off: 0207-1

User: admin  
Form ID: 262

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Mar 11, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271–C Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–14–45007–ess

Michael P Petit

64 Willow Wood Lane, 1st Fl  
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–5187

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on September 30, 2014; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: March 11, 2015

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Form BLDfnd7(12/01/2007)

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**